

Information to identify the case:

Debtor 1	Arthur K. Miller	Social Security number or ITIN	xxx-xx-7708
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kimberly J. Miller	Social Security number or ITIN	xxx-xx-3149
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-23259-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur K. Miller

Kimberly J. Miller

10/17/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Arthur K. Miller
 Kimberly J. Miller
 Debtors

Case No. 12-23259-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

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 Total Noticed: 71

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db/jdb Arthur K. Miller, Kimberly J. Miller, 114 Mineral Springs Road, Hopwood, PA 15445-2429
 13410242 +AAS Debt Recovery, Inc., P.O. Box 129, Monroeville, PA 15146-0129
 13410243 Anesthesia Consultants of SW PA, P.O. Box 49, Pittsburgh, PA 15230-0049
 13410248 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931,
 Pittsburgh, PA 15234-0931)
 13449091 +COUNTRY DOOR, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13410279 +David R. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
 13410252 +Elizur Corporation, 9800 A McKnight Road, Pittsburgh, PA 15237-6032
 13410253 +Emergency Resource Management, Inc., 1650 Metropolitan Street,
 Third Floor--Customer Service, Pittsburgh, PA 15233-2212
 13410254 Fayette Medical Associates, P.O. Box 644381, Pittsburgh, PA 15264-4381
 13410255 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
 13410257 Foundation Radiology Group, PC, 75 Remittance Drive--Dept. 3310, Chicago, IL 60675-1001
 13410260 Hayt, Hayt & Landau, Meridian Center I, Two Industrial Way, P.O. Box 500,
 Eatontown, NJ 07724-0500
 13410264 IT Billing Entity: Uniontown, PA, P.O. Box 644352, Pittsburgh, PA 15264-4352
 13410265 Laurel Pathology, P.O. Box 2149, Pittsburgh, PA 15230-2149
 13410267 MedExpress, 325 McClellandtown Road, Uniontown, PA 15401-5096
 13410269 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive,
 Lewisville, TX 75067-9932)
 13410271 NCO Financial Systems, Inc., P.O. Box 13574, Philadelphia, PA 19101
 13410276 PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
 13410273 Pediatric Alliance, P.C., 1100 Washington Avenue--Suite 215, Carnegie, PA 15106-3616
 13410274 Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
 13410278 Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
 13410283 Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
 13410249 Through the Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
 13410287 UPMC CC, P.O. Box 371980, Pittsburgh, PA 15250-7980
 13410288 +UPMC Mercy Hospital of Pittsburgh, Quantum I Building/Third Floor, Distribution Rom #386,
 2 Hot Metal Street, Pittsburgh, PA 15203-2348
 13410285 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:41 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Oct 18 2017 01:13:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Oct 18 2017 01:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13416246 EDI: PHINAMERI.COM Oct 18 2017 01:08:00 AmeriCredit Financial Services, Inc.,
 PO Box 183853, Arlington, Texas 76096
 13417176 EDI: PHINAMERI.COM Oct 18 2017 01:08:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 13410244 EDI: ACCE.COM Oct 18 2017 01:08:00 Asset Acceptance Corp., P.O. Box 2036,
 Warren, MI 48090-2036
 13490323 EDI: RECOVERYCORP.COM Oct 18 2017 01:08:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13410246 EDI: CAPITALONE.COM Oct 18 2017 01:08:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 13410247 E-mail/Text: bankruptcy@cavps.com Oct 18 2017 01:14:12 Cavalry Portfolio Services,
 P.O. Box 27288, Tempe, AZ 85285-7288
 13410245 +E-mail/Text: cms-bk@cms-collect.com Oct 18 2017 01:13:33 Capital Management Services,
 726 Exchange Street--Suite 700, Buffalo, NY 14210-1485
 13418694 +E-mail/Text: bankruptcy@cavps.com Oct 18 2017 01:14:11 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 13410250 EDI: RCSDELL.COM Oct 18 2017 01:13:00 Dell Financial Services,
 c/o DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708-1577
 13410251 EDI: DIRECTV.COM Oct 18 2017 01:08:00 Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
 13410256 EDI: AMINFOFP.COM Oct 18 2017 01:08:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 13410258 +EDI: PHINAMERI.COM Oct 18 2017 01:08:00 GM Financial, P.O. Box 183593,
 Arlington, TX 76096-3593
 13410261 EDI: HFC.COM Oct 18 2017 01:08:00 HFC, P.O. Box 4153-K, Carol Stream, IL 60197-4153
 13410262 +EDI: HFC.COM Oct 18 2017 01:08:00 HSBC Card Services, Attn: Bankruptcy, P.O. Box 5213,
 Carol Stream, IL 60197-5213
 13410263 EDI: IRS.COM Oct 18 2017 01:08:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 13431005 EDI: MERRICKBANK.COM Oct 18 2017 01:08:00 Merrick Bank, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368

District/off: 0315-2

User: gamr
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13410268 EDI: MERRICKBANK.COM Oct 18 2017 01:08:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
13620282 EDI: AIS.COM Oct 18 2017 01:13:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
13410270 +E-mail/Text: egssupportservices@egscorp.com Oct 18 2017 01:14:08
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
13410272 EDI: HFC.COM Oct 18 2017 01:08:00 Orchard Bank, HSBC Card Services, P.O. Box 81622,
Salinas, CA 93912-1622
13410277 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
13501388 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13429325 E-mail/Text: ebn@vativrecovery.com Oct 18 2017 01:13:33 Palisades Acquisition IX LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
PO Box 40728, Houston, TX 77240-0728
13417127 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:41
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946
13410275 E-mail/Text: nod.referrals@fedphe.com Oct 18 2017 01:13:27 Phelan Hallinan & Schmieg,
One Penn Center Plaza @ Suburban Station, 1617 John F. Kennedy Blvd., Suite 1400,
Philadelphia, PA 19103-1814
13452594 +E-mail/Text: csidl@sbcglobal.net Oct 18 2017 01:14:18 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
13423193 EDI: Q3G.COM Oct 18 2017 01:08:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
13433897 EDI: RECOVERYCORP.COM Oct 18 2017 01:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13410280 E-mail/Text: philadelphia.bnc@ssa.gov Oct 18 2017 01:14:16 Social Security Administration,
Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2999
13410281 EDI: SWCR.COM Oct 18 2017 01:08:00 Southwest Credit Systems,
4120 International Parkway--Suite 1100, Carrollton, TX 75007-1958
13481803 EDI: BECKLEE.COM Oct 18 2017 01:08:00 State Farm Bank, c o Becket and Lee LLP, POB 3001,
Malvern, PA 19355-0701
13410282 EDI: STFM.COM Oct 18 2017 01:08:00 State Farm Bank, P.O. Box 2327,
Bloomington, IL 61702-2327
13410284 +E-mail/Text: bankruptcy@tebofinancial.com Oct 18 2017 01:13:34 Tebo Financial Services,
4801 Dressler Road, NW #194, Canton, OH 44718-3669
13410289 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 18 2017 01:14:22 UPMC Physician Services,
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213
13410286 EDI: URSI.COM Oct 18 2017 01:08:00 United Recovery Systems, Inc., P.O. Box 722929,
Houston, TX 77272-2929
13497721 EDI: VERIZONEAST.COM Oct 18 2017 01:08:00 VERIZON, PO BOX 3037,
BLOOMINGTON, IL 61702-3037
13497722 EDI: VERIZONWIRE.COM Oct 18 2017 01:08:00 VERIZON WIRELESS, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
13410290 +EDI: VERIZONCOMB.COM Oct 18 2017 01:08:00 Verizon, Attn: Bankruptcy,
3900 Washington Street, Wilmington, DE 19802-2125
13410266 EDI: WFNNB.COM Oct 18 2017 01:08:00 WFNNB/Levin Furniture, P.O. Box 182125,
Columbus, OH 43218-2125
13410291 EDI: CHASE.COM Oct 18 2017 01:13:00 Washington Mutual Bank, P.O. Box 100576,
Florence, SC 29502-0576
13410292 E-mail/Text: BKRMailOps@weltman.com Oct 18 2017 01:14:03 Weltman, Weinberg & Reis,
175 South Third Street--Suite 900, Columbus, OH 43215-5166
13410293 EDI: WFNNB.COM Oct 18 2017 01:08:00 World Financial Network National Bank,
P.O. Box 182124, Columbus, OH 43218-2124

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
cr Nationstar Mortgage, LLC
cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13421308* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13620558* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
13508353* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,
350 Highland Drive, Lewisville, TX 75067)

District/off: 0315-2

User: gamr
Form ID: 3180W

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13410259 ##The Hartford, P.O. Box 2024, Hartford, CT 06145-2024

TOTALS: 2, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 17, 2017 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Kimberly J. Miller dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Arthur K. Miller dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com
Jerome B. Blank on behalf of Creditor NATIONSTAR MORTGAGE LLC pawb@fedphe.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9